

# thewarehouse // RED CARD APPLICATION FORM

## IF YOU LOVE THE WAREHOUSE, YOU'LL LOVE THE RED CARD.

The Red Card is a credit card that lets you get what you need from The Warehouse and Warehouse Stationery for you and your family, when you want it. And as a Red Card holder you'll get exclusive benefits and special offers throughout the year.

### NO ANNUAL FEES

There's no annual account fee to surprise you, no membership fee and additional cards are available at no extra cost.

There are no transaction fees either. However late payment fees, service and other fees apply.

### UP TO 55 DAYS INTEREST FREE

Pay off your outstanding balance on your monthly statement by the due date and you'll get up to 55 days interest free credit on your purchases.

### EXTRA CARDS FOR THE FAMILY

Additional Red Cards linked to your account can be issued free of charge. Transactions from all cards will be on one statement each month, the payment of which you will be responsible for. Additional cardholders must be over 16 years of age.

### GET THE RED CARD - RED CARPET TREATMENT

Your Red Card is the gateway to preferred customer service at any The Warehouse store. You'll be invited to exclusive cardholder shopping events, and sent details of other special offers.

### WIN PRIZES JUST BY USING YOUR RED CARD

Use your Red Card when you shop at The Warehouse and you'll automatically be entered in our Red Card Monthly Prize Draw with hundreds of fantastic prizes to be won each month.

Prize draw terms and conditions apply and are available in store or at [www.thewarehouse.co.nz](http://www.thewarehouse.co.nz)

### OTHER FINANCIAL SERVICES

The Warehouse also offers great value insurance, such as travel to selected destinations in Asia, Australia and the South Pacific Islands and term life cover.

### ADDED PROTECTION

How would you keep making your credit card repayments if you couldn't work because of injury, illness or redundancy?

For peace of mind SmartGuard Repayment Insurance could pay three times your minimum monthly payment and in the case of death, diagnosis of a terminal illness or permanent disability SmartGuard could pay off your outstanding balance in full.

It costs just 78 cents for each \$100 (or part) of your statement balance each month, and if you owe nothing then no premium is charged.

Just tick the box on the application form.

Terms, conditions and exclusions apply and you'll be sent a SmartGuard policy wording brochure explaining these when you accept cover.

### IT'S EASY TO APPLY

If you're approved, we can have your new The Warehouse Red Card to you in five working days.

Here's what you need to do:

1. Fill out the attached form.
2. Attach proof of income.
3. Attach residency or work documentation if required (see section 2).
4. EITHER

Go to your nearest The Warehouse store to have each cardholder's ID confirmed, leave your application with them and they will send it away for you.

OR

Attach a certified copy or copies of suitable ID as outlined in section [7] for each cardholder.

5. Post your application form to:

**The Warehouse Red Card**  
**Private Bag 92501**  
**Wellesley Street**  
**Auckland 1141**

WHO TO CALL

(24 HOURS A DAY, SEVEN DAYS A WEEK)

**0800 887 887**

Please staple your certified copy of ID, proof of income and residency/work documentation here

Card number

FOR STAFF USE ONLY

Customer number

Account number

Application number

Organisation:

101

Logo/CDM (Red Card):

001

## 1 START HERE

- 1 Please tick to indicate that these details are true. **IMPORTANT:** Please tick  the appropriate box with a pen.

I am over 18 years of age.

My income from my employment and investments is over \$13,000 per year before tax.

I haven't had any credit defaults listed on a credit bureau in the last 3 years\*

I haven't been declined for a credit card, loan or hire purchase in the last 2 years\*

\* If you do not meet this criteria but would still like to apply, please include documentation outlining the reason the default or decline occurred.

## 2 YOUR PERSONAL DETAILS

- 1 Title  Mr  Mrs  Miss  Ms  Other (please specify)

Given name(s)

Surname

- 2 Have you been known by any other names?

- 3 How is your name to appear on your card?

This must be either your given name(s), or your initial(s) and surname.



## 5 FINANCIAL DETAILS

Please attach proof of income such as your original last 3 pay slips, or an original letter from your employer, or your original last 3 bank statements, or your last 3 financial statements if you're self-employed. Please keep copies of these documents, as they will not be returned. Please note, The Warehouse Stores cannot photocopy your documents.

- 1 What is the Primary Applicant's yearly income before tax? \_\_\_\_\_ \$ ,  a year
- 2 What is your yearly income before tax from other sources (eg. investments)? \_\_\_\_\_ \$ ,  a year
- 3 What are your total savings or investments? \_\_\_\_\_ \$ ,  total
- 4 Please tick the one which best describes your living arrangements:  
 Own/Buying own home  Live with parents/guardians  Renting  Boarding
- 5 How much are your home loan, board or rent payments? \_\_\_\_\_ \$ ,  a month
- 6 Do you have any bank loans other than a home loan (eg. car or personal loan)? \_\_\_\_\_  Yes  No
- 7 How much are your payments on your other bank loans? \_\_\_\_\_ \$ ,  a month
- 8 Do you have any other loans (eg. with any finance companies or any hire purchases)? \_\_\_\_\_  Yes  No
- 9 How much are your payments for any other loans you have? \_\_\_\_\_ \$ ,  a month
- 10 Total credit limits on credit cards you already have \_\_\_\_\_ \$ ,  total limits

## 6 EXTRA FEATURES

- YES, please enrol me in SMARTGUARD credit card repayment insurance. I authorise the premium to be billed to my account monthly at \$0.78 per \$100 (or part) of my outstanding balance. I understand that I am free to cancel SMARTGUARD at any time.

Terms, conditions and exclusions apply. You will be sent the relevant policy documents when you accept cover.

## 7 CONFIRMATION OF ID

We are required by law to verify the identity of cardholders in the following ways:

**APPLYING AT A THE WAREHOUSE STORE:** Every cardholder must either:

Show the original of a current Passport OR NZ photo ID Driver Licence OR a NZ firearms licence in the name(s) of the cardholder(s).

You are not required to leave the originals of your ID with The Warehouse store.

**APPLYING BY MAIL:** Every cardholder must either:

**A)** send in a certified (signed by a Justice of the Peace or solicitor) photocopy of either a NZ photo ID Driver Licence in the name(s) of the cardholder(s) OR a certified photocopy of your current passport OR a NZ firearms licence in the name(s) of the cardholder(s). **OR B)** send in TWO certified copies of the forms of identification in the box below in the name(s) of the cardholder(s).

Current tertiary institution card, current social welfare benefits card, current citizen certificate, current marriage certificate, other bank's credit card (only one credit card can be used for identification purposes). Please ensure that at least one of your identity documents has a pre-signed signature.

### FOR STAFF USE ONLY

#### IDENTIFICATION

If there are more than 2 cardholders per account, please mail the application with all relevant information attached.

##### PRIMARY CARDHOLDER

Document type

No

Expiry date

I certify that I have sighted the above documents and that the details as recorded above are true and correct.

Signature

Name (please print)

Position

##### ADDITIONAL CARDHOLDER

Document type

No

Expiry date

Date    Store No

The Warehouse store name

## 8 WHAT'S NEXT?

- Check that all questions are filled in and the information provided is correct.
- Check that you have attached proof of income (see section 5). Please keep copies of these documents, as they will not be returned.
- Check that you have attached residency or work documentation if required (see section 2).
- Read the Acknowledgement section and sign where indicated.

**EITHER** Go to your nearest The Warehouse store to have each cardholder's ID confirmed, leave your application with them and they will send it away for you. **OR** Check that you have attached a certified copy or copies of other suitable ID as outlined above for each cardholder. Post your application form to:

**The Warehouse Red Card, Private Bag 92501, Wellesley Street, Auckland.**

## 9 ACKNOWLEDGEMENT

I/We certify that all information supplied in this application is true, correct and complete in every respect and understand that if it is not true, correct and complete, this application may be declined. I/We agree to be bound by the conditions set out in this application in addition to any other conditions that may be imposed by The Warehouse Financial Services Limited. If my/our application is approved, I/we agree that use of my/our card will indicate I/we have agreed to be bound by the conditions of use accompanying the card(s). I/We authorise The Warehouse Financial Services Limited ("TWFS") to disclose and exchange information held about me/us now or in the future to or with Westpac New Zealand Limited, The Warehouse Limited and their related companies and I/we authorise TWFS, Westpac New Zealand Limited, The Warehouse Limited and their related companies to use all the information that they hold about me/us now or in the future to make available to me/us the full range of products and services offered by them and to provide me/us from time to time with details of products and services which may be purchased with the card. I/We authorise TWFS to make all necessary enquiries (now or throughout the life of any account issued as a consequence of this application) concerning my/our credit record, residence, employment, financial status, and any information provided by me/us in this application for the purposes related to provision of credit to me/us, from whatever source TWFS considers appropriate,

including any credit reporting agencies that TWFS has a subscriber agreement with (currently Veda Advantage) and authorise any party approached to provide such information to TWFS. I/We authorise TWFS to disclose my/our relevant personal information (including default information) to such credit reporting agencies and I/we also understand that such credit reporting agencies will use the information provided to them by TWFS, to update their credit reporting database and may disclose any information that they hold on me/us to their own customers. TWFS may also use the credit reporting agency's monitoring service to receive updates, if any, of the information it holds about me/us. I/We authorise TWFS to disclose my/our relevant personal information (including default information) to any person TWFS may appoint to collect any outstanding debt. I confirm that I have the permission of the person named in section 2 of this application to disclose their personal details. I/We have the right to access and correct my/our personal information held by TWFS subject to the provisions of the Privacy Act 1993.

Your Signature

Date

Signature of Additional Cardholder

Date

**DON'T FORGET TO COMPLETE THE FINANCIAL DETAILS SECTION AND ATTACH PROOF OF INCOME.**